Electronic Acknowledgement Receipt				
EFS ID:	3321273			
Application Number:	09703357			
International Application Number:				
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Title of Invention:	METHOD AND APPARATUS FOR INTEGRATED PAYMENTS PROCESSING AND DECISIONING FOR INTERNET TRANSACTIONS			
First Named Inventor/Applicant Name:	Michelle Banaugh			
Customer Number:	22862			
Filer:	Robert A. Kalinsky			
Filer Authorized By:				
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)		
1		0011US01-Rev-POA-373.PD	121654	ves	2		
1		F	F	F	bb54c553f7fd8903521f4c9f87381beb7f c21339	1 ,	

Multipart Description/PDF files in .zip description			
Document Description	Start	End	
Power of Attorney	1	1	
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If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

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If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.